

## STATE OF WASHINGTON

OFFICE OF  
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON

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In the Matter of	)	No. D 99 - 15
	)	
<b>Charles H. Leber</b>	)	STIPULATION AND
<b>III,</b>	)	ORDER LEVYING A FINE
<i>Licensee.</i>	)	

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STIPULATION BY AGENT

Charles H. Leber III (Alicensee@) hereby stipulates to the payment of a fine in the total amount of \$1,500 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that he will comply with Washington insurance laws and regulations from now on.

1. Licensee signed a replacement form in the case of a Continental Assurance Company policy purchased by Thelma Richter. Licensee knew the form had been completed by another person, not then appointed by that company. Licensee knew the form had not been presented to Ms Richter and a signed copy had not been left with her, since he knew the form had been sent to him by the unappointed agent for review. This violated WAC 284-23-440.
2. Licensee signed the application of Ms Richter to Continental Assurance Company, as "witness," though he had not been present at the time she signed. This constituted a false or misleading statement or impersonation in or relative to an application for insurance, in violation of RCW 48.30.210.
3. Licensee received the insurance policy issued by Continental Assurance Company, but instead of delivering it to the insured as required by RCW 48.18.260 he mailed it to a person not appointed by that company as an agent.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct.

The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 16th day of February, 1999.

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Charles H. Leber III

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$1,500 upon Charles H. Leber III.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 23rd day of February, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner